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369 lifts it far beyond the plane of the mere economics
571 of the exchange of goods and the distribution of rural and urban products.

369 For example, a great deal has been said and
571 written about the so-called 'credit system' of rural
452 Ireland. Much indignation has been wasted pro and con upon it. The term refers to the economics of retail distribution in the market-towns. The farmer is often chronically in debt to his shopkeeper. He must live upon credit from fair to fair, paying off a little of his debt from year to year with the price his cattle bring him, but seldom working himself entirely clear. Such a system of chronic indebtedness has analogues in other countries. In Ireland, many commissions have investigated it and many attempts to break its hold have been made. The shopkeeper has been called, sometimes, alas, with cause, a usurer, a 'gombeen-man'. His power as creditor is very great. Where, as here, the farmer-debtor is dependent for his shop-bought foods and farm materials upon the shop, and where no other source of credit exists, that power is, of course, well open to abuse. This is the old problem of equity, the rights of creditor and debtor, and the controls each may put upon the other. It interests us here because in it the countryman's way of life is deeply involved. Let us see what peculiar content his social order gives it.

Any credit system exists, the economist will tell

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you, upon a peculiar state of mind in which expectancies are roughly balanced. He calls it, sometimes, 'confidence'. Should all the debts be called in and all outstanding obligations mature at a single blow, the system would perforce come to an end. If 'confidence' fails, he will tell you, and a movement to dissolve the fiscal ties grows swift and strong, a crash results. The world has had bitter experience of this fact in recent years.

Yet how little we know even today of that brittle and momentous thing we name 'confidence'! We have the word, but we have not yet decided to what factors it refers. Today we grope toward it in this way and that and wrangle endlessly about the means of creating and restoring it.

In the credit system of the market-towns of rural Ireland, the problem of confidence is a simpler one. Townsmen and countrymen have not yet reached the sophistication of using the word; but they are immediately concerned with the factors to which it refers in their special case. Those factors lie immediately before them, in the social habit which they both follow.

Thus, once the shop has established trade in the creation of the bonds uniting it to the countryside: through the 'family trade' of brothers, fathers, cousins, country wives and country 'prentice boys, that trade must be retained.

The shop must have a permanent expectancy of clientele; the farmer a permanent expectancy of

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receiving goods and shop articles necessary in the economy by which the farm family lives. The farmer cannot shop about, paying cash; his monetary income comes only periodically: largely in the spring and autumn fairs, to a lesser extent in weekly produce markets. Nor can the shopkeeper depend upon the casual passers-by, for their number is infinitely small. The needs of countryside and town are thus coincident.

In the countryside, I must repeat it once again, kinship and friendship, practically synonymous, provide the base for this coincidence. They make the same provision for the life of the town. They are reciprocal in nature; a favour given is a favour received. A good turn done, the 'friendly thing', creates the expectancy of reciprocity. On such a base a social relationship, reciprocal and permanent, is built.

So the permanence that each party demands is the permanence of social obligation. The credit system of the market-towns rests upon this base. In such a situation, the debt the farmer owes, like the fortune he gives in marriage, is a tangible monetary symbol of alliance and mutual obligation. To owe money is not merely to accept a convenience, for either townsman or countryman. To owe money is to accept a social obligation.

One can call this disposition the 'confidence' upon which the credit system of rural Ireland rests. Naturally, the relationship is not perfectly sym-

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metrical. The shopkeeper, as creditor, has the whip-hand. As an urbanite, he has the superior status. Yet he is no less under obligation to his debtor.

Habit and sentiment weave amusing identifications round this social pattern. For example, to pay off a debt entirely is perforce to dissolve the relationship. It is to destroy the mutuality of expectations. If one's debt is paid off one loses, not only a customer, but a friend, quite literally. The ordinary small farmer would pay off all his debt only in a fit of anger. By so doing he would mean to break the tie completely and irrevocably. Consequently, he remains upon the shopkeeper's books indefinitely, paying off periodically bit by bit, but never working himself entirely clear. Should he do so, the shopkeeper would be fully warned. He would know his customer was about to carry his trade elsewhere, and to enter a new tie better suited to his desires.

But the shopkeeper is obligated, too, in his turn. He may not dun his customer heedlessly. To do so is to cast doubt upon the customer's ability or willingness, not to pay a money debt but to meet his obligation. It is in fact to call into question the social status which is his. If the shopkeeper errs in this nice tact, the debt is paid forthwith perhaps, but the relationship is broken.

Nor can he press even a just claim too far. He may often have to carry credit endlessly, in hope of better days. This is part of his obligation, and

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369 boycott awaits the offender or the usurper. To
571 carry the claim to court is of no avail; one cannot
452 these days foreclose on land in rural Ireland. Per-
626 haps eventually he might win the farmer's holding
578 from him, in satisfaction of his claim. But one must remember the farmer's 'name is on the land'. A whole kindred and the whole community with which the kindred is related become his bitter and dangerous enemies. In a familistic world that enmity endures for life and longer, even into the next generation.

If even then, in spite of this, the shopkeeper persists and grinds his debtor down, still another sanction closes in upon him. The countryman will make his last resort to age-old folk-belief. He will tell you, for instance, that the shopkeeper or publican dies out because the curses of men and women and the tears and prayers of broken families have wreaked a sure retribution. What better way indeed to express, in traditional mystical and quasi-religious terms, the force of social censure? The countryside can bring its whole traditional scheme of attitudes to bear upon the offender; it can justify the forces of social and personal action in the realm of the awesome mysteries of belief before which all must bow.

369 Thus one can see why, in folk-belief, money it-
571 self is evil. It is one of those mysterious powers
452 which can bring, as though of its own awful and
626 incomprehensible efficacy, both good and evil in its

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train. The finder of the 'crock of gold' is stricken down in the flush of discovery; the townsman who rises too high and waxes too arrogant in his wealth may soon be stricken, too, and his family and its shop or public-house seems mysteriously to melt away.

Nor is this the only instance in which the social order overlies the economic form of debt and shapes it to its purposes. The debt, like the dowry, can and does become a measure of status, too. It is a sign of one's ability to support that network of social obligation which gives one's self and one's family a place in social life. In this fact, too, lies 'confidence'. The debt descends with the land or the shop from father to son. It moves onward with the progression of the generations. Many a small farmer pays off bit by bit the family debt of a parent or relative. Social obligation, in which pride and sentiment are involved, long outlives the statute of limitations. In this disposition, religion, sentiment and custom coincide. Many a shopkeeper till recently has assisted a boy or girl to emigrate, in the sure knowledge that his or her remittances would eventually reach his money-till.

In the days of the British, a Royal Commission found itself mystified by this so-called 'honesty'. The debt to the landlord, in the form of rent, seemed to them an honest debt. Yet the countryman, often as not, scorned honesty in that direction; though he might bend his last efforts in what

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369 seemed to the Commissioners a petty commercial
571 credit system.
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626 They forgot, perhaps, that the landlord was removed from the identifications of sentiment and reciprocity which bound Irishman to Irishman and in which the ties between the countryside and the towns at last are formed. For a favour done is a favour received; and the debt is no more than the monetary sign of a social obligation. The 'confidence' its members have in the rural credit system is their trust in a social order.

178 What then can one say of that figure of Irish
668 public life who has contributed so much to humour
443 and story on the one hand, and to the bitterness and cynicism of his opponents on the other? I refer to the shopkeeper or publican in politics. His enemies have a stronger name for him; they call him a saloon-keeper and heap moral coals on his head. His friends, on the other hand, know him as a shrewd and genial soul.

[121] The student of social behaviour and the types it produces cannot and must not join either the moralists or the sentimentalists. He must appraise only for the facts; knowledge is not an ethical judgment, it is the analysis of what is. Those who occupy a social place may be good or bad, brilliant or pitiful; only the place can interest the anthropologist.

This type, the shopkeeper-publican in politics, reached its zenith in Ireland in the years from 1898 to the Sinn Fein times. Only in recent years, since